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IT'S "AD"
COLUMNS.

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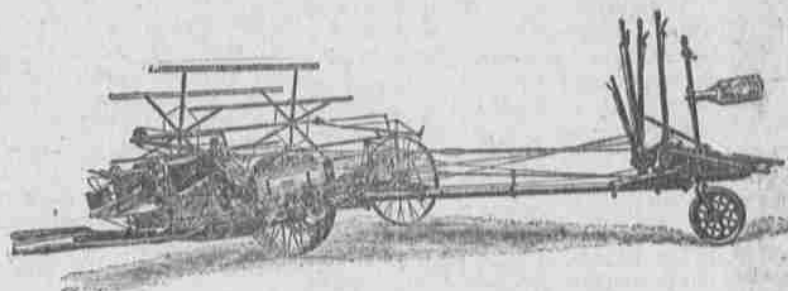
PHILLIPSBURG, KANSAS, THURSDAY, MAY 27, 1897.

\$1.50 IN ADVANCE.

Why should a Farmer drive around his field cutting a swath of only six feet when he can just as easily cut and bind a twelve foot swath with

"Carver's Harvester King Binder"

Carver's Harvester King
can be used as a
BINDER
OR **HEADER.**



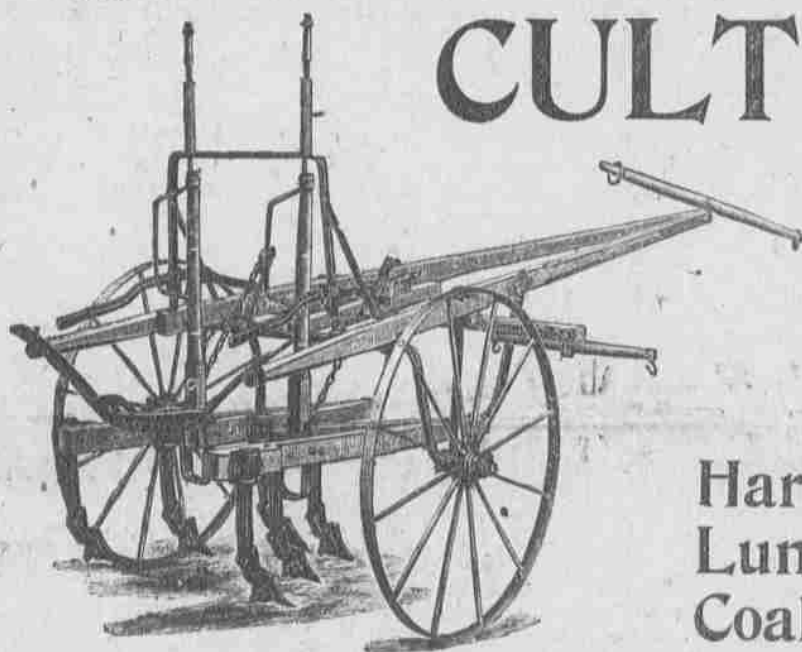
Buy a Binder that operates in front of your team and does not destroy hundreds of bushels of wheat by the horses and machine running over uncut grain when you open up fields or divide sections.

Harvester King Company's Challenge:

The Harvester King Company, fully confident of the superiority of their great Machine, issues this challenge to the makers of any and all six foot cut Machines:
We will put the twelve foot cut Harvester King Machine into any field of Wheat, Oats or Barley and, under the same favorable conditions of grain, will cut and bind more grain within a given number of hours than any two six foot Binders in the market of whatever make.
We will do the work as well in the same conditions of grain.
We will leave as clean or clearer a stubble.
We will bind as tight or tighter.
We will show that the Harvester King will cut as close to the ground and can be changed by the use of the lever to cut higher stubble than any six foot binder on earth.
The draft of the Harvester King will be less than the combined draft, fairly and accurately ascertained, of the two six foot Binders.
Our competitors have been declaring that the Harvester King is a failure, that we misrepresent its qualities, that it is impracticable and won't work in the field.
Now if any of them have confidence in the superiority of their six foot machines, they will have abundant opportunity to establish that superiority in the field.



CULTIVATORS:



Pattee High Grade, Conklin, Nebraska Boy,

Are all the very best there is made, WE know they are the best,
YOU will know the same if you will try one.

Hardware,
Lumber,
Coal.

Theo. Smith, Phillipsburg,
Kans.

CHattel MORTGAGES.

In the discussion of matters of public interest, it is sometimes interesting and profitable to know just what practical men on the other side of a question think of legislation either enacted or proposed. Last fall the Kansas Banker's association held a session at Topeka. Among the topics discussed was that of "Chattel Mortgages". Mr. J. F. Morse, cashier of the Phillips County Bank of this city, who has given the chattel question much thought, prepared and read before the association an address covering a few ideas that had occurred to him through the channel of several years of experience. From the printed records of the proceedings of the association, we take the following extract:

Mr President and Fellow Bankers:

"On the question of chattel mortgages I find there is a feeling, especially among eastern bankers, that chattels are not good security. I do not know how far this idea has taken hold of the bankers in the eastern part of this state, but this one fact I know: The men put on to lead this discussion are from western and southern Kansas. There is just cause for the bad repute of this security under our present trifling chattel mortgage law, but I confidently assert that with a just law such as we are now considering, with a penalty of felony for violation of its provisions, cattle, horses, sheep, hogs, corn, grain and produce is the safest, most substantial and available security in this country. This property is in constant demand as food and the necessities of life in their varied products. They are easily billed, transported and turned into cash (16 to 1) in the markets of the world. Consequently bankers and citizens of this state are vitally interested in this law that shall help them to utilize all this great wealth.

The principle underlying this subject of chattel mortgages, turns on a man's right to own and control his credit and property. Under Kansas exemption laws, the citizen has been largely robbed of both his property

and credit, and these laws have usurped his inherent rights. If it were true that a man's property was all where he could utilize it for his best assistance and credit, without the interference of exemption laws, there would be little use perhaps for a chattel mortgage law. We today insist that people want what property they own, whether much or little, in shape where it is easily come-at-able, as under nineteenth century conditions it requires the use of all their capital and credit to be successful in business.

We know that under this farm there is coal, the owner can deed the land to you, or if he have them he can transfer to you stocks and bonds and you will take any of them for security, as you know they cannot yet away from you. This wealth can be used to great advantage; but with personal property, he can give it up to you under our present chattel mortgage law, or he may fraudulently keep it and let you get it if you can. The first mentioned security can be taken and locked up in your safe, and we ought to find a law that will put chattel security where it can be found and then it would also be good.

I do not need to tell my fellow bankers about the losses, trouble, time spent, expense, court and attorney's fees and the general demoralization that comes from the past and present loaning of money on such will-o'-the-wisp property and then dimly failing to realize on the supposed security. We have so far spoken on this question largely from the side of the lender, now let us consider the borrower's interest in this subject. Under the present law when he wants to borrow money he must pay a much larger rate of interest. His security is lessened on account of the uncertainty and difficulties of realizing on the investment. He is constantly hampered by the present law in his own exchanges and finally learns a dangerous disrespect for all laws through his fruitless efforts to profitably handle his much-hampered property, through

no fault of his will, or choice. Careful business men expect to be insured on the risks they are forced to take, and this is eminently true in the banking business. If you are forced to accommodate persons to whom you loan money on chattel mortgages you have ample insurance by increased interest rates, or you cannot do the business. All these restrictions must be charged up to the borrower, to his financial hurt. The community is hurt on account of the difficulties they now have in trading with one another, from this lack of proper security. It not only affects banks, but the public is worse hurt in their private transactions and headed but hindered exchanges of produce and live stock.

We naturally consider this question as bankers interested in our own welfare, but while our interests are large in amount, yet they are small in proportion to the aggregate traffic of the country in which we do business. Consequently while capital would be helped by a good chattel mortgage law, the general public would reap a much larger profit in every way from this protection.

We find people in our part of Kansas, under the present law, who deliberately conspire against banks to get their money without any thought of returning it. They talk the matter over among themselves; this bank has got so much money and the burning question is how are we to get it away from them without falling into the clutches of the courts. You practice all the discretion and experience you have in trying to make a safe loan, but these men contrive by the most brazen falsehood and effrontery to beat you out of the money, and then ridicule your impotence to have them punished for the high-handed robbery. They have known the weakness of this law and have put in weeks, perhaps months, in their devilish plottings that you may hopelessly lose your money.

The present law is a dead letter on account of non-enforcement, there being no distinction in penalty. Small losses do not pay to prosecute. In

large amounts lost, the penalty is too insignificant.

We demand a chattel mortgage law that shall make it felony to remove, secrete, injure, or dispose of mortgaged property. The excuse urged against the passage of laws facilitating collections is that the poor man is driven to want and actually ground down into the earth under their exactions. I do not so conceive these necessary business transactions. The principle is as old as man, the primary one of barter and sale. The trade is based on value received and honest payment. This state has had relief laws that purposed to help the people of western Kansas by soup-house charity, that destroyed all self respect in the recipients. If it had not been for our debt-evading and exemption laws, there would never have been any occasion for this makeshift succor, as our citizens would always have had sufficient credit and capital to make an honorable and self-respecting, even if scant, living. Damned, I say, be they who are always pleading our state's poverty, and then willfully or thoughtlessly destroy both the property and credit of our people, by law. This blatant demagoguery is especially obnoxious and oppressive to the debtor. Do not forever argue that people in Kansas as shysters, impecunious and bankrupt, and then beg laws to protect such hypothetical persons. My experience proves western Kansas men brave, hardy, honest, forehanded and broadminded."

Next week we will print the remainder of the address. Since the above was delivered, our legislature has passed a law about on the lines laid down in Mr. Morse's address.

INGALLS SOUR ON SUGAR.

In the course of an interview in Washington, D. C. recently, ex-Senator Ingalls of Kansas said of the sugar schedule of the Senate tariff bill: "From the Republican point of view it would be better that the tariff bill should fail than that the sugar schedule should stand. It is the most brazen and audacious hold-up

of the century. It makes train-robbing respectable. It has no excuse except the insatiable greed and rapacity of the most shameless squad of plunderers that ever escaped the penitentiary. Ordinary marauders are content to rob a bank or swindle a community. These brigands propose to pillage the nation and to compel Congress to become their accomplice. The trust schedule will defy competition, annihilate the best sugar industry and add to the oppressive burdens of every citizen of the United States for the avowed purpose of swelling the already inordinate gains of a remorseless monopoly. These are the performances which explain Populism, and which, if not restrained, will make Anarchy possible.

Of the jail life of Sugar Trust Broker Chapman, Mr. Ingalls said:

"In the old, barbarous days, if a common, plain, plug citizen violated the laws and was convicted and sentenced to imprisonment, he was hustled into the Black Maria with a policeman on the step and turned over to the jailer with unfeeling and inhuman lack of ceremony. But here, when a man suspected of corrupting legislation defies the Senate and is convicted by due process of law, the execution of the sentence is deferred till the delinquent has expressed his readiness to endure the penalty. Obsequious attendants receive him upon his arrival in the city as a distinguished guest. He is consulted about the hour when he prefers to have his incarceration begin. A diagram of the prison is submitted to him that he may select the most eligible apartments. Persian rugs alleviate the harshness of the stony floor. Vans of furniture are forwarded to replace the simpler appointments of the cell. Trunks of fashionable apparel and conveniently stored for his access. Fellow-prisoners are detailed to act as valets of the chamber and cup-bearers. A daily menu is prepared by a great chef for the selection of viands and beverages to solace his weary hours. Eminent citizens in carriages escort him to the gate. The iron cot is found to have

been removed to make place for a brass bedstead, with luxurions upholstery, whereon this minion of fortune may woo 'tired nature's sweet restorer, balmy sleep."

No year in the history of western Kansas has been dry enough to defeat the growth of fodder. You may at any growing season produce millet, sorghum, cornfodder, etc., besides the present industry in alfalfa is of marvelous promise for stock and milch cows.

Let us submit a few figures on milk as years of creameries have demonstrated true in the average. One cow will produce 8 quarts of milk a day for ten months of the year. This is an average which Mr. Marple informs us that may be relied upon as true for any number of cows within the precinct of any creamery. Mr. Marple who is inaugurating this creamery is an expert in the business and knows the outcome of this industry whose future in western Kansas is assured, once the farmers take hold of it.

One cow in the milking season will thus produce 2400 quarts of milk. A quart of milk weighs 2 1/2 lbs. thus producing 5100 lbs. of milk.

The creamery is able to make 4 per cent of this milk into butter, giving the farmer 15 cts. a lb. for it in cash; that is 204 lbs. of butter at 15 cts. a lb. equal \$30.60 for the season as the average earnings of each cow.

Out of this quantity of milk the farmer's wife in ordinary churning produces much less butter which she must exchange at the store for merchandise, getting as low as 6 cts. a pound.

Moreover, the milk after being run through the creamery skimming process, is returned to the owner free, so much more feed for calves or pigs.—Norton Champion.

CASTORIA

For Infants and Children.

The little signature of J. C. Watson is on every wrapper.